



Retired Member Death Benefits

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INTRODUCTION

This publication should answer many of the questions you may have upon the death of a CalPERS retiree, survivor, or anyone receiving a CalPERS benefit. CalPERS staff want to assist you with the steps you must take to ensure prompt and accurate payment of death benefits. We cannot pay benefit claims until all the proper documentation of entitlement is received.

STEP 1

Notify CalPERS of the Death by Phone or Mail

Our phone number:

888 CalPERS (or 888-225-7377)

TTY for speech & hearing impaired: (916) 795-3240

Our mailing address:

CalPERS Benefit Services Division

Survivor & Death Benefits

P.O. Box 1652

Sacramento, CA 95812-1652

CalPERS will need the following information:

- Name and Social Security number of the deceased
- Date of death
- Name, address, and telephone number of surviving spouse or registered domestic partner, next of kin, or the person designated to settle the estate
- Name, address, and telephone number of the person providing the notice of death

STEP 2

Request for Information

Once CalPERS has been notified, we will send a death benefit application booklet to the next of kin, the named beneficiaries, or the person reporting the death.

STEP 3

Return of Information

The following documentation is required before payment can be made:*

- Copy of the death certificate
- Completed death benefit application
- Marriage certificate or domestic partnership registration, if survivor continuance is to be paid to a surviving spouse or domestic partner
- Birth certificate of a beneficiary, if designated for a monthly allowance
- Letters of Administration or Letters Testamentary for the probated estate, if the estate is to be paid
- The return of any checks issued after the payee's death, or a personal check for the amount due to be returned
- Newspaper clipping reporting the death (if available)

**Under certain circumstances, CalPERS may automatically pay a monthly benefit to a surviving spouse or registered domestic partner prior to receiving the required documents. We will advise the person filing the death report if a monthly allowance will be payable, and if the spouse or registered domestic partner can cash any checks issued by CalPERS after the date of death.*

THINGS YOU SHOULD KNOW

The Death Benefit Application Booklet

This publication is mailed shortly after a death is reported to CalPERS. The information on the completed application form serves as the request to receive death or survivor benefits, and to identify family members who may be legally entitled to benefits.

Health & Dental Insurance Enrollment Forms

If a survivor or the beneficiary is entitled to continue coverage under a health or dental insurance plan administered by CalPERS, enrollment is automatically continued. A copy of the enrollment form is sent to the benefit recipient once payment has begun.

For automatic continuation of health insurance, the following conditions must all be met:

- A monthly allowance must be payable.
- The recipient of the monthly allowance must have been eligible for enrollment in the health plan or was eligible to be enrolled.
- The health plan must have been under the Public Employees' Medical and Hospital Care Act.

Certain non-enrolled surviving family members may be eligible to enroll in a CalPERS health plan within 60 days of the death of a retired member, or during any future Open Enrollment period. Contact us for more information at **888 CalPERS** (or **888-225-7377**).

If coverage will not continue, survivors may be eligible for Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage. COBRA is federal legislation allowing direct payments for premiums for specified periods of time to temporarily replace lost coverage. Certain "qualifying events" determine eligibility for COBRA. CalPERS will inform survivors about COBRA eligibility.

Long-Term Care

If the member was covered by the CalPERS Long-Term Care Program, their death should also be reported to the program administrator at (800) 982-1775. This will assist in the timely payment of any premium death benefits. If premiums for a survivor's long-term care coverage were being deducted from the retiree's monthly retirement allowance, contact the Program for instructions on how future premiums should be paid.

BENEFICIARY DESIGNATION REVOCATION/ STATUTORY BENEFICIARY ORDER

Certain events that occur after retirement revoke the existing beneficiary designation for the lump sum death benefit on file with CalPERS, such as marriage, registration of domestic partnership, dissolution or annulment of marriage or domestic partnership, or the birth or adoption of a child.

If no beneficiary designation is in effect at the time of death, lump sum benefits are paid to surviving family members in the following order:

1. Spouse, or if none
2. Registered domestic partner, or if none
3. Children (natural or adopted), or if none
4. Parents, or if none
5. Brothers and sisters, or if none
6. Probated estate, or if not probated
7. The trust, or if none
8. Stepchildren, or if none
9. Grandchildren (including step-grandchildren), or if none
10. Nieces and nephews, or if none
11. Great grandchildren, or if none
12. Cousins.

If no beneficiary can be located, the benefits may be claimed by the person who paid the funeral expenses.

Beneficiary Designation

It is important to keep your beneficiary designation current. The *Post Retirement Lump Sum Beneficiary Designation* form is included in the CalPERS publication *What You Need to Know About Changing Your Beneficiary or Monthly Benefit after Retirement*. You can request one by contacting us or visiting CalPERS On-Line website at www.calpers.ca.gov.

Use this form only for lump sum benefits, such as the Retired Death Benefit, the Option 1 or special Option 4 balance of contributions, or the balance of Temporary Annuity payments.

The *What You Need to Know About Changing Your Beneficiary or Monthly Benefit after Retirement* publication also has the form you will need to complete if you want to request a “pop-up” increase to your retirement allowance following the death of your lifetime option beneficiary. The publication also has a form to change your retirement election to provide a monthly death benefit allowance to a new spouse or domestic partner if your previous beneficiary died or if you married or entered into a partnership after retirement.

FOR THE RECORD

You should keep this information with other personal retirement records to provide guidance to family members when it becomes necessary to claim death benefits.

Checks are not payable after the death of the person to whom they are sent. The sooner CalPERS receives notification of death, the sooner we will be able to determine the eligibility of a survivor. The sooner we receive notification of the death of anyone receiving a CalPERS check, the less likely it is that we will need to recover a large sum of money due to checks being issued after the date of death. Any allowance accrued and unpaid as of the date of death is paid to the eligible beneficiary.

If all necessary documents are readily available to the beneficiary or are already in our file, we will be able to assist you and determine eligibility more quickly and efficiently.

BECOME A MORE INFORMED MEMBER

CalPERS Benefit Services Division
P.O. Box 1652
Sacramento, CA 95812-1652

Reaching Us By Phone

Call us toll free at **888 CalPERS** (or 888-225-7377).
Monday through Friday, 8:00 a.m. to 5:00 p.m.
TTY: For Speech & Hearing Impaired (916) 795-3240

CalPERS On-Line

Visit our website at www.calpers.ca.gov for information on all our benefits and programs and to use our online services, including access to your personal CalPERS information by using the my|CalPERS personalized website for CalPERS members.

INFORMATION PRACTICES STATEMENT

The Information Practices Act of 1977 and the Federal Privacy Act require the California Public Employees' Retirement System to provide the following information to individuals who are asked to supply information. The information requested is collected pursuant to the Government Code (Sections 20000, et seq.) and will be used for administration of the CalPERS Board's duties under the California Public Employees' Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to supply the information may result in the System being unable to perform its function regarding your status and eligibility for benefits. Portions of this information may be transferred to State and public agency employers, State Attorney General, Office of the State Controller, Teale Data Center, Franchise Tax Board, Internal Revenue Service, Workers' Compensation Appeals Board, State Compensation Insurance Fund, County District Attorneys, Social Security Administration, beneficiaries of deceased members, physicians, insurance carriers, and various vendors who prepare the microfiche or microfilm for CalPERS. Disclosure to the aforementioned entities is done in strict accordance with current statutes regarding confidentiality.

You have the right to review your membership file maintained by the System. For questions concerning your rights under the Information Practices Act of 1977, please contact the Information Practices Act Coordinator, CalPERS, 400 Q Street, P.O. Box 942702, Sacramento, CA 94229-2702.

While reading this material, remember that we are governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to CalPERS.



California Public Employees' Retirement System
400 Q Street
P.O. Box 942701
Sacramento, CA 94229-2701

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www.calpers.ca.gov

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